

EXHIBIT B

IN THE MATTER OF
CALCUT GEORGE ET AL

STATE OF Pennsylvania)

COUNTY OF Delaware)

CERTIFICATION AND WAIVER

My name is Susan Calderaio. I am over 18 (eighteen) years of age, of sound mind, capable of making this affirmation, and am personally acquainted with the facts herein stated:

I am currently employed as a Representative II in the Litigation Support Department of Trans Union LLC, located at 1510 Chester Pike, Crum Lynne, PA 19022, and I am authorized to make this declaration on behalf of Trans Union LLC. I understand that I have an absolute right to appear personally before the Grand Jury in response to the subpoena, with expenses paid as provided by U.S. statutes, to testify under oath, and to produce the records called for by the subpoena. Nonetheless, I choose to waive that right.

Attached hereto are TransUnion credit reports for the individual(s) identified in your request attached hereto, as derived from information contained in TransUnion's computer records as of the date of the credit report(s). The information contained in the credit report(s) was compiled by TransUnion from various sources in the ordinary course of TransUnion's business operations, and it is customary and routine for TransUnion to prepare such reports in the ordinary course of its business. The report(s) was/were obtained from TransUnion's computer records as of the date on the credit report(s), using the consumer's identifying information provided in your request attached hereto. The documents attached hereto are the originals or exact copies of the originals.



AFFIANT

February 7, 2023

DATE

08/18/2021



P-I000001-
GEORGE ALLEN CALCUT
6652 E VIRGINIA ST
MESA, AZ 85215

Find an inaccuracy on your report?
Submit your dispute online at:
<http://transunion.com/disputeonline>

Enclosed is the TransUnion Personal Credit Report that you requested. As a trusted leader in the consumer credit information industry, TransUnion takes the accuracy of your credit information very seriously. We are committed to providing the complete and reliable credit information that you need to participate in everyday transactions and purchases.

If you believe an item of information to be incomplete or inaccurate, please alert us immediately. We will investigate the data and notify you of the results of our investigation.

To make it easier to request an investigation, you can now submit your request online, **24 hours a day, 7 days a week**. You must have an active email address to use the online service. Please note that your email address will only be used for communicating with you regarding your request and the results of our investigation. Your email address will not be shared with any non-TransUnion entities.

To submit an online request for investigation:

Step 1. Go to the TransUnion online investigation service at <http://transunion.com/disputeonline>
Step 2. Follow the instructions provided by the web site.

Once submitted, you will receive online confirmation of your request. You will also be notified by email when we complete our investigation and your results will be available online. You can check the status of your investigation online by logging into your account.

If you are experiencing a financial hardship related to the COVID-19 pandemic, you can add a consumer statement to your credit file to explain your situation by visiting us at www.transunion.com/credit-help.

Thank you for helping ensure the accuracy of your credit information.

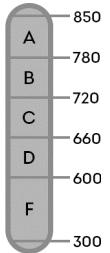
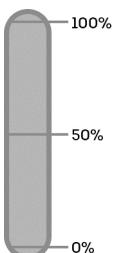
TransUnion Consumer Relations

For frequently asked questions about your credit report, please visit <http://transunion.com/consumerfaqs>.

TransUnion Credit Score

GEORGE ALLEN CALCUT

YOUR CREDIT SCORE

Your Score & Grade	Score & Grade Range	Where You Rank										
<p>Score Not Purchased (See Below)</p> <p>Grade -</p> <p>Created on 08/18/2021</p> <p>Based on your TransUnion credit report, this is a depiction of your creditworthiness.</p>	<p>Unavailable (See Below)</p>  <table> <tr><td>A</td><td>850</td></tr> <tr><td>B</td><td>780</td></tr> <tr><td>C</td><td>720</td></tr> <tr><td>D</td><td>660</td></tr> <tr><td>F</td><td>300</td></tr> </table> <p>The numerical score ranges from 850 to 300 equaling grade ranges from A to F.</p>	A	850	B	780	C	720	D	660	F	300	<p>Unavailable (See Below)</p>  <p>Your credit ranks higher than --% of the nation's population.</p>
A	850											
B	780											
C	720											
D	660											
F	300											

Summary

You did not order a TransUnion credit score. You can purchase your credit score for \$9.95 by calling 1-866-SCORE-TU or 1-866-726-7388.

Important Information Concerning Your TransUnion Credit Report:

- Your SSN has been masked for your protection. You may request disclosure of your full Social Security number by writing to us at the address found at the end of this report.
- For your protection, your account numbers have been partially masked, and in some cases scrambled.
- Please note: Accounts are reported as "Current; Paid or paying as agreed" if paid within 30 days of the due date. Accounts reported as Current may still incur late fees or interest charges if not paid on or before the due date.

YOUR CREDIT FILE CONTAINS:

- One or more satisfactory accounts.
- Regular Inquiries. Inquiries are posted when someone accesses your credit information from TransUnion. The presence of an inquiry means that the company listed received your credit information on the dates specified. These inquiries will remain on your credit file for up to 2 years.
- Promotional Inquiries. The companies listed received your name, address and other limited information about you so they could make a firm offer of credit or insurance. They did not receive your full credit report. These inquiries are not seen by anyone but you and do not affect your score.
- Account Review Inquiries. The listing of a company's inquiry in this section means that they obtained information from your credit file in connection with an account review or other business transaction with you. These inquiries are not seen by anyone but you and will not be used in scoring your credit file (except insurance companies may have access to other insurance company inquiries, certain collection companies may have access to other collection company inquiries, and users of a report for employment purposes may have access to other employment inquiries, where permitted by law).

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Personal Information

SSN: XXX-XX-8234

You have been on our files since 02/01/1981

Date of Birth:

Names Reported: GEORGE ALLEN CALCUT and GEORGE CALCUT ASC

Addresses Reported:

Telephone Numbers Reported:

11. **What is the primary purpose of the `get` method in the `HttpURLConnection` class?**

Employment Data Reported:

Year	Publications
1990	20
1995	35
2000	55
2010	80

Account Information

Typically, creditors report any changes made to your account information monthly. This means that some accounts listed below may not reflect the most recent activity until the creditor's next reporting. This information may include things such as balances, payments, dates, remarks, ratings, etc. The key(s) below are provided to help you understand some of the account information that could be reported. Pay Status represents the current status of accounts and indicates how you are currently paying. For accounts that have been paid and closed, sold, or transferred, Pay Status represents the last reported status of the account.

Rating Key

Some creditors report the timeliness of your payments each month in relation to your agreement with them. The ratings in the key below describe the payments that may be reported by your creditors. Any rating that is shaded indicates that it is considered adverse. Please note: Some but not all of these ratings may be present in your credit report.

N/R	X	OK	30	60	90	120	COL	VS	RPO	C/O	FC
Not Reported	Unknown	Current	30 days late	60 days late	90 days late	120+ days late	Collection	Voluntary Surrender	Repossession	Charge Off	Foreclosure

Remark Key

Additionally, some creditors may note your account with comments each month. We refer to these creditor comments as "Remarks". The key below gives the descriptions of the abbreviated remarks contained in your credit file. Any remark containing brackets >< indicates that this remark is considered adverse.

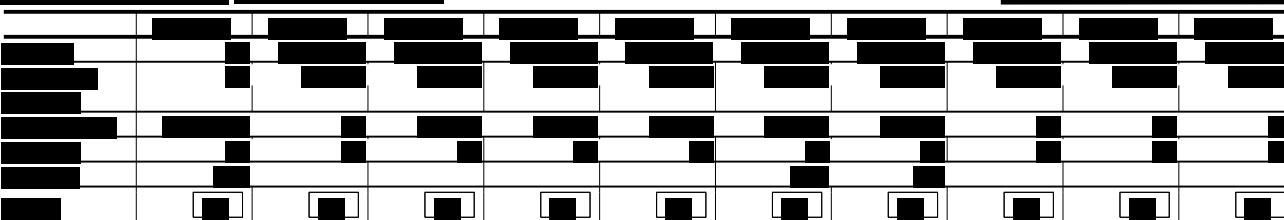
AID ACCT INFO DISPUTED BY CONSUMR
PDE PAYMENT DEFERRED

CLO CLOSED
PPA PAYING PARTIAL PMT AGMT

DRG DISP INVG COMP-RPT BY GRNTR

Satisfactory Accounts

Figure 1 illustrates a 2D convolutional neural network architecture. The input layer is a 10x10 grid. It is processed by a 3x3 kernel to produce a 4x4 feature map. This is followed by a 5x5 kernel to produce a 2x2 feature map. The final layer uses a 1x1 kernel to produce a 1x1 output.

**PARAMOUNT RESIDENTIAL MO # [REDACTED] (PO BOX 77404, EWING, NJ 08628, (855) 622-3194)**

Date Opened: 04/17/2020

Date Updated: 08/16/2021

Pay Status: Current; Paid or Paying as Agreed

Responsibility: Joint Account

Payment Received: \$1,367

Terms: \$1,367 per month, paid Monthly

Account Type: Mortgage Account

Last Payment Made: 07/30/2021

for 360 months

Loan Type: VA REAL ESTATE MORTGAGE

High Balance: High balance of \$253,800 from 06/2020 to 06/2021; \$253,800 from 08/2021 to 08/2021

	08/2021	07/2021	06/2021	05/2021	04/2021	03/2021	02/2021	01/2021	12/2020	11/2020	10/2020	09/2020
Balance	\$254,649		\$256,250	\$254,645	\$253,720	\$253,149	\$252,577	\$252,004	\$251,057	\$251,057	\$251,517	\$251,976
Scheduled Payment	\$1,367		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,219	\$1,219
Amount Paid	\$1,367		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,219	\$1,219
Past Due	\$0		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Remarks	PPA		PDE									
Rating	OK											
	08/2020	07/2020	06/2020									
Balance	\$252,890	\$253,346	\$253,346									
Scheduled Payment	\$1,219	\$1,219	\$1,219									
Amount Paid	\$1,219	\$0	\$2,149									
Past Due	\$0	\$0	\$0									
Rating	OK	OK	OK									



To dispute online go to: <http://transunion.com/disputeonline>

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A horizontal bar chart with 101 categories on the y-axis. The x-axis represents the number of samples, ranging from 0 to 1000. Categories 0-99 are black, category 100 is grey, and category 101 is black. The bars are stacked, showing the cumulative number of samples for each category. Category 100 has a single bar extending to approximately 300 samples. Categories 0-99 have varying lengths, with some reaching up to 1000 samples.

A horizontal bar chart with 11 categories on the y-axis and a scale from 0 to 1000 on the x-axis. Category 10 has the highest value at 990, while categories 0 through 9 have 100 each.

Category	Value
0	100
1	100
2	100
3	100
4	100
5	100
6	100
7	100
8	100
9	100
10	990

Online:

To dispute information contained in your credit report, please visit: www.transunion.com/disputeonline
For answers to general questions, please visit: www.transunion.com

By Mail:

By Mail:
TransUnion Consumer Relations
P.O. Box 2000
Chester, PA 19016-2000

By Phone:

By Phone:
(800) 916-8800

You may contact us between the hours of 8:00 a.m. and 11:00 p.m. Eastern Time, Monday through Friday, except major holidays.

For all correspondence, please have your TransUnion file number available (located at the top of this report).

Summary of Rights

GENERAL SUMMARY OF RIGHTS UNDER THE FCRA

Para informacion en espanol, visite www.consumerfinance.gov/learnmore o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W. Washington, DC 20552.

A Summary of Your Rights Under the Fair Credit Reporting Act

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). For more information, including information about additional rights, go to www.consumerfinance.gov/learnmore or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

- **You must be told if information in your file has been used against you.** Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment – or to take another adverse action against you – must tell you, and must give you the name, address, and phone number of the agency that provided the information.
- **You have the right to know what is in your file.** You may request and obtain all the information about you in the files of a consumer reporting agency (your ‘file disclosure’). You will be required to provide proper identification, which may include your Social Security Number. In many cases, the disclosure will be free. You are entitled to a free disclosure if:
 - a person has taken adverse action against you because of information in your credit report;
 - you are the victim of identity theft and place a fraud alert on your file;
 - your file contains inaccurate information as a result of fraud;
 - you are on public assistance;
 - you are unemployed but expect to apply for employment within 60 days.

In addition, all consumers are entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See www.consumerfinance.gov/learnmore for more additional information.

- **You have the right to ask for a credit score.** Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.
- **You have the right to dispute incomplete or inaccurate information.** If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See www.consumerfinance.gov/learnmore for an explanation of dispute procedures.
- **Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.** Inaccurate, incomplete, or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.
- **Consumer reporting agencies may not report outdated negative information.** In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.
- **Access to your file is limited.** A consumer reporting agency may provide information about you only to people with a valid need usually to consider an application with a creditor, insurer, employer, landlord or other business. The FCRA specifies those with a valid need for access.
- **You must give your consent for reports to be provided to employers.** A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to www.consumerfinance.gov/learnmore.
- **You may limit “prescreened” offers of credit and insurance you get based on information in your credit report.** Unsolicited “prescreened” offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt-out with the nationwide credit bureaus at 1-888-567-8688 (888-5OPTOUT).
- **CONSUMERS HAVE THE RIGHT TO OBTAIN A SECURITY FREEZE.** You have a right to place a “security freeze” on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely

approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit.

A security freeze does not apply to a person or entity, or its affiliates, or collection agencies acting on behalf of the person or entity, with which you have an existing account that requests information in your credit report for the purposes of reviewing or collecting the account. Reviewing the account includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements.

To place a security freeze, a consumer reporting agency will require you to provide appropriate proof of your identity, which may include your Social Security Number. You may place a security freeze on your credit report by contacting each of the three nationwide credit reporting agencies.

- Equifax: 1-800-525-6285; www.equifax.com
- Experian: 1-888-397-3742; www.experian.com
- TransUnion: 1-800-680-7289; www.transunion.com

• **As an alternative to a security freeze, you have the right to place an initial or extended fraud alert on your credit file at no cost.** An initial fraud alert is a 1-year alert that is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting 7 years.

• **You may seek damages from violators.** If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court. You may also have the right to file suit under state law.

• **Identity theft victims and active duty military personnel have additional rights.** For more information, visit www.consumerfinance.gov/learnmore.

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States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General. For information about your federal rights, contact:

TYPE OF BUSINESS:	CONTACT:
1.a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:	a. Consumer Financial Protection Bureau 1700 G Street, N.W. Washington, DC 20552 b. Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, N.W. Washington, DC 20580 (877) 382-4357
2. To the extent not included in item 1 above: a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks b. State member banks, branches and agencies of foreign banks (other than federal branches, federal agencies, and Insured State Branches of Foreign Banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act. c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations d. Federal Credit Unions	a. Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010 -9050 b. Federal Reserve Consumer Help Center PO Box 1200 Minneapolis, MN 55480 c. FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106 d. National Credit Union Administration Office of Consumer Financial Protection (OCFP) Division of Consumer Compliance Policy and Outreach 1775 Duke Street Alexandria, VA 22314
3. Air carriers	Asst. General Counsel for Aviation Enforcement & Proceedings Aviation Consumer Protection Division Department of Transportation 1200 New Jersey Avenue, S.E. Washington, DC 20590
4. Creditors Subject to the Surface Transportation Board	Office of Proceedings, Surface Transportation Board Department of Transportation 395 E Street, S.W. Washington, DC 20423
5. Creditors Subject to the Packers and Stockyards Act, 1921	Nearest Packers and Stockyards Administration area supervisor
6. Small Business Investment Companies	Associate Deputy Administrator for Capital Access United States Small Business Administration 409 Third Street, S.W., Suite 8200 Washington, DC 20416
7. Brokers and Dealers	Securities and Exchange Commission 100 F Street, N.E. Washington, DC 20549
8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations	Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090
9. Retailers, Finance Companies, and All Other Creditors Not Listed Above	Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, N.W. Washington, DC 20580 (877) 382-4357

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